

# Money's 1998 Annual Subject Index

## THE BEST OF THE PAST 12 MONTHS

To help readers use MONEY as a primary reference for investing and money-management advice, the editors have compiled this listing of personal-finance articles published in 1998—from January through our Year-End issue (referred to as YE). For the complete text of any article listed here, or to search for articles on other subjects, visit the MONEY Website at [money.com/index](http://money.com/index). To order back issues, call 800-633-9970.

### Automobiles

Air bags, Nov. (130-138)  
Buyer's guide, March (124-150)  
Financing vs. rebates, YE (110-111)  
Leasing: luxury cars, Oct. (162-168);  
overview, April (176)  
Used cars, June (122-127)

### Banking

ATM surcharges, Jan. (41)  
Best deals, July (97)  
Choosing a bank, June (160),  
Nov. (156-160)  
Mergers, adjusting to, Feb. (151-153)  
Private banking, Aug. (124)

### Bonds (see also Investment Strategy)

Bond funds: corporate, Dec. (51-54);  
emerging markets, May (42);  
overview, June (63-64)  
Credit crunch on market, Dec. (78-79)  
Indexed bonds, Oct. (74)  
Long-term, March (184)  
Savings bonds, Sept. (155)

### Brokers and Brokerages (see also Investment Strategy)

Broker defrauds clients, June (114-120)  
Online brokers, Oct. (240)  
Schwab's Select List, May (39-40)

### Careers

Salary negotiations, Sept. (126-134)

### College

Financial aid, overview, Oct. (176-187)  
Prepaid-tuition plans, July (138-139)  
Retirement vs. college saving,  
March (69-74)  
Savings plans, April (174), Dec. (164-165)  
Student loans: loan consolidation,  
June (134); new legislation, Aug. (122);  
waiting for lower rate, May (146)

### Computers (see Technology)

### Credit and Credit Cards

Bad credit, Oct. (206)  
College students, Sept. (156-157)

Credit checks, insurers use of, April (204)  
Falling rates, Aug. (122)  
Platinum bankcards, Jan. (42)  
Rebates, Nov. (196)  
Rewards for big spenders, May (133-137)  
Theft, June (137-139)

### Education (see College)

### Estate Planning

Asset shifting, legal risks of, YE (109)  
Revocable living trusts, Dec. (81-85)  
Trusts, tax saving, July (124-130)  
Wills, June (53-56), YE (118)

### Financial Planning (see also Investment Strategy; Retirement Planning)

Financial goals, setting, Feb. (147-148)  
Illness, financial planning for, Nov. (224)  
Online money management, Dec. (196),  
YE (43)  
Personal expenses, tracking, Jan. (35)  
Software, Oct. (208)  
Year-end money-saving tips, YE (79-89)

### 401(k) Plans (see IRAs; Retirement Planning)

### Health (see also Insurance)

FDA drug approval, Dec. (122-128)  
Hospices, April (85-90)  
Online medical inquiries, YE (105)  
Pharmacy errors, April (114-124)

### IRAs (see also Retirement Planning)

Assessing, Jan. (74-81)  
Roth: common questions, July (133-137);  
conversions, May (144-145), Oct. (213),  
YE (103-104); tax benefits for heirs,  
Aug. (122); withdrawals, Nov. (198-200)

### Insurance

Automobile, May (149)  
Credit checks, insurers use of, April (204)  
Health: choosing a plan, Sept. (69-74),  
Oct. (152-160); long-term-care policies,  
Nov. (150-154); Medicare HMOs, Dec.  
(162-163); middle-class children, cover-  
age for, Jan. (96-104); Oxford Health

Plans, Sept. (159); paperwork, June. (132)  
Home, July (140)  
Life: online insurance shopping, March  
(165-168); term-life policies, Aug. (124)  
Private mortgage insurance, Oct. (206)  
SUVs, insurance for, April (180)

### Investment Strategy (see also Bonds; Mutual Funds; Online Investing; Stock Market; Stocks)

Asset allocation, Oct. (92-93)  
Berkshire Hathaway annual reports,  
excerpts, April (77-83)  
Biotechnology, Sept. (82-98)  
Bottom fishing, Jan. (58)  
CEOs invest in own stock, April (68)  
Consensus earnings estimates, June (59-60)  
Credit crunch, Dec. (78-79)  
Defensive investing, Nov. (87-89)  
Defensive stocks, Oct. (43-44)  
Diversification, Oct. (85-89)  
Dividend-reinvestment plans, Oct. (62)  
Financial news, July (63-64)  
Gold, Nov. (92-93)  
Hedge funds, Dec. (33)  
Investment clubs, family, Aug. (58-61)  
Investors' quiz results, March (37-38)  
Lottery winners, legal advice,  
Oct. (134-136)  
Market outlook by experts, Oct. (107-128)  
Midyear market analysis, Aug. (69-105)  
Outlook 1999, YE (58-76)  
P/E ratios, Oct. (106-113)  
REITs, May (66-67), Aug. (106-114)  
Religion and investing, Nov. (168-176)  
Savings advice, Dec. (159-160)  
Sector analysis, April (57-58), June (34-35)  
Selling stocks, May (101-105)  
Short-term investing, March (56-57)  
Short-term opportunities, July (156)  
Squawk Box (TV stock market show), July  
(116-122)  
Stock options, May (69-72)  
Stock scams, Jan. (120-124)  
Stocks vs. funds, April (93-100)  
Teen investors, Oct. (138-150)  
Treasury bills, Oct. (212)  
Volatility, strategies for, Nov. (101-116)  
Wine, investing in, Aug. (144)

**MONEY 100/Best Mutual Funds**  
June (66-102)

**Mortgages (see also Real Estate)**  
Fannie Mae mortgages, April (181)  
Online mortgage shopping, Jan. (38-39)  
Private mortgage insurance, Oct. (206)

# Money's 1998 Annual Subject Index

## THE BEST OF THE PAST 12 MONTHS

To help readers use MONEY as a primary reference for investing and money-management advice, the editors have compiled this listing of personal-finance articles published in 1998—from January through our Year-End issue (referred to as YE). For the complete text of any article listed here, or to search for articles on other subjects, visit the MONEY Website at [money.com/index](http://money.com/index). To order back issues, call 800-633-9970.

### Automobiles

Air bags, Nov. (130-138)  
Buyer's guide, March (124-150)  
Financing vs. rebates, YE (110-111)  
Leasing: luxury cars, Oct. (162-168);  
overview, April (176)  
Used cars, June (122-127)

### Banking

ATM surcharges, Jan. (41)  
Best deals, July (97)  
Choosing a bank, June (160),  
Nov. (156-160)  
Mergers, adjusting to, Feb. (151-153)  
Private banking, Aug. (124)

### Bonds (see also Investment Strategy)

Bond funds: corporate, Dec. (51-54);  
emerging markets, May (42);  
overview, June (63-64)  
Credit crunch on market, Dec. (78-79)  
Indexed bonds, Oct. (74)  
Long-term, March (184)  
Savings bonds, Sept. (155)

### Brokers and Brokerages (see also Investment Strategy)

Broker defrauds clients, June (114-120)  
Online brokers, Oct. (240)  
Schwab's Select List, May (39-40)

### Careers

Salary negotiations, Sept. (126-134)

### College

Financial aid, overview, Oct. (176-187)  
Prepaid-tuition plans, July (138-139)  
Retirement vs. college saving,  
March (69-74)  
Savings plans, April (174), Dec. (164-165)  
Student loans: loan consolidation,  
June (134); new legislation, Aug. (122);  
waiting for lower rate, May (146)

### Computers (see Technology)

### Credit and Credit Cards

Bad credit, Oct. (206)  
College students, Sept. (156-157)

Credit checks, insurers use of, April (204)  
Falling rates, Aug. (122)  
Platinum bankcards, Jan. (42)  
Rebates, Nov. (196)  
Rewards for big spenders, May (133-137)  
Theft, June (137-139)

### Education (see College)

### Estate Planning

Asset shifting, legal risks of, YE (109)  
Revocable living trusts, Dec. (81-85)  
Trusts, tax saving, July (124-130)  
Wills, June (53-56), YE (118)

### Financial Planning (see also Investment Strategy; Retirement Planning)

Financial goals, setting, Feb. (147-148)  
Illness, financial planning for, Nov. (224)  
Online money management, Dec. (196),  
YE (43)  
Personal expenses, tracking, Jan. (35)  
Software, Oct. (208)  
Year-end money-saving tips, YE (79-89)

### 401(k) Plans (see IRAs; Retirement Planning)

### Health (see also Insurance)

FDA drug approval, Dec. (122-128)  
Hospices, April (85-90)  
Online medical inquiries, YE (105)  
Pharmacy errors, April (114-124)

### IRAs (see also Retirement Planning)

Assessing, Jan. (74-81)  
Roth: common questions, July (133-137);  
conversions, May (144-145), Oct. (213),  
YE (103-104); tax benefits for heirs,  
Aug. (122); withdrawals, Nov. (198-200)

### Insurance

Automobile, May (149)  
Credit checks, insurers use of, April (204)  
Health: choosing a plan, Sept. (69-74),  
Oct. (152-160); long-term-care policies,  
Nov. (150-154); Medicare HMOs, Dec.  
(162-163); middle-class children, cover-  
age for, Jan. (96-104); Oxford Health

Plans, Sept. (159); paperwork, June. (132)  
Home, July (140)  
Life: online insurance shopping, March  
(165-168); term-life policies, Aug. (124)  
Private mortgage insurance, Oct. (206)  
SUVs, insurance for, April (180)

### Investment Strategy (see also Bonds; Mutual Funds; Online Investing; Stock Market; Stocks)

Asset allocation, Oct. (92-93)  
Berkshire Hathaway annual reports,  
excerpts, April (77-83)  
Biotechnology, Sept. (82-98)  
Bottom fishing, Jan. (58)  
CEOs invest in own stock, April (68)  
Consensus earnings estimates, June (59-60)  
Credit crunch, Dec. (78-79)  
Defensive investing, Nov. (87-89)  
Defensive stocks, Oct. (43-44)  
Diversification, Oct. (85-89)  
Dividend-reinvestment plans, Oct. (62)  
Financial news, July (63-64)  
Gold, Nov. (92-93)  
Hedge funds, Dec. (33)  
Investment clubs, family, Aug. (58-61)  
Investors' quiz results, March (37-38)  
Lottery winners, legal advice,  
Oct. (134-136)  
Market outlook by experts, Oct. (107-128)  
Midyear market analysis, Aug. (69-105)  
Outlook 1999, YE (58-76)  
P/E ratios, Oct. (106-113)  
REITs, May (66-67), Aug. (106-114)  
Religion and investing, Nov. (168-176)  
Savings advice, Dec. (159-160)  
Sector analysis, April (57-58), June (34-35)  
Selling stocks, May (101-105)  
Short-term investing, March (56-57)  
Short-term opportunities, July (156)  
Squawk Box (TV stock market show), July  
(116-122)  
Stock options, May (69-72)  
Stock scams, Jan. (120-124)  
Stocks vs. funds, April (93-100)  
Teen investors, Oct. (138-150)  
Treasury bills, Oct. (212)  
Volatility, strategies for, Nov. (101-116)  
Wine, investing in, Aug. (144)

**MONEY 100/Best Mutual Funds**  
June (66-102)

**Mortgages (see also Real Estate)**  
Fannie Mae mortgages, April (181)  
Online mortgage shopping, Jan. (38-39)  
Private mortgage insurance, Oct. (206)

## Money's 1998 Index

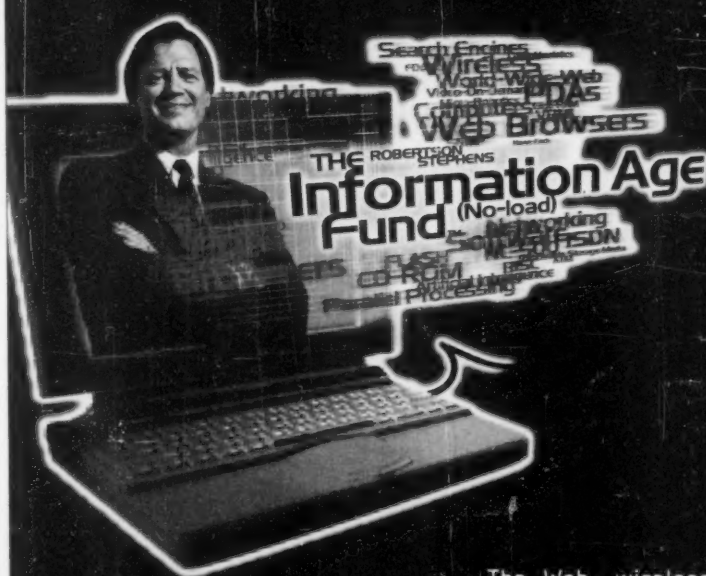
Reducing payments, May (149)  
 Refinancing, March (96-103);  
 Dec. (114-120)  
 Reverse mortgages for seniors,  
 Aug. (123); Dec. (92-93)

### Mutual Funds (see also Bonds;

Investment Strategy;  
 Online Investing; Stocks)  
 Bond funds: emerging markets,  
 May (42); overview, June (63-64)  
 Company profiles: American Century,  
 Sept. (49-50); Brandywine, Aug. (38-  
 40); Fidelity, Sept. (76-80); Janus,  
 Oct. (64-66); Kaufmann, Sept. (100-  
 116); Lexington Troika, Dec. (108-  
 112); Longleaf Partners, Aug. (63-66);  
 Marsico Capital Management,  
 March (108-114); Mutual Series, Jan.  
 (48); Robertson Stephens, May (112-  
 120); Rosenberg Institutional Equity,  
 Aug. (52); TIAA-CREF, Jan. (114-118)  
 Corporate bond and GNMA funds,  
 Dec. (51-54)  
 Criticism of fund industry,  
 Feb. (42-46); Oct. (97-99)  
 Diversification strategies, Oct. (85-89)  
 Dollar-cost averaging, Jan. (106-111)  
 International, Dec. (75-77)  
 Managers (see Profiles and Interviews  
 for fund managers by name): over-  
 extension of, Aug. (47); recruiting, Nov.  
 (140-149); succession, April (39-42)  
 Managing portfolios: in hot market, July  
 (51-52); market decline, Jan. (45-46)  
 Marketing fees, May (30-31)  
 Mergers, fund, Nov. (83-85)  
 MONEY 100/best mutual funds,  
 June (66-102)  
 Online fund management, Aug. (54-56)  
 Portfolio management: disclosures,  
 March (50), YE (55-57); monitors,  
 April (49)  
 Rankings: annual, Feb. (54-144);  
 midyear, Aug. (91-105)  
 Short-term trading, May (46)  
 Small funds, picks, Aug. (78-88)  
 Stock funds: bargains, Nov. (73-74); rat-  
 ing, May (39-40); midcaps, May (44);  
 picks, April (104-112); small-caps,  
 YE (44-46)  
 Stock, investing in fund's, YE (31-32)  
 Stocks, vs. funds, April (93-100)

**Online Investing** (see also Bonds; Invest-  
 ment Strategy; Mutual Funds; Stocks)  
 Accountability of brokers, Oct. (240)  
 Earnings forecasts, July (44-47)  
 Equity research, Dec. (60)  
 Financial Websites, Sept. (44-46)

# The technology revolution. BE INVESTED.



The Web, wireless,  
 multimedia, networking and  
 software. Beneath the noise lie  
 hidden information technology companies...

a few of which are positioned to drive us into the  
 21st Century. Portfolio Manager Ron Elijah's in-depth  
 knowledge of high-tech industries enables him to be  
 aggressive while investing in common stocks of the  
 companies in the information technology sector. To learn  
 more about the advantages and risks of investing in this  
 Fund, please call today.

**1-800-766-3863 ref.# 357**  
 or on the web at [www.rsim.com](http://www.rsim.com)

For more complete information, including management  
 fees, expenses, and the special risks associated with  
 investing in The Information Age Fund, call Robertson  
 Stephens Funds for a prospectus. Please read it carefully  
 before investing. Investing in smaller companies can  
 involve more volatility. Edgewood Services, Inc., distributor.

Not FDIC insured. May lose value. No bank guarantee.

**ROBERTSON  
 STEPHENS  
 FUNDS**

**BRINGING THE FUND MANAGER TO YOU**

## Money's 1998 Index

*continued from page 149*

Fund management online, Aug. (54-56)  
Stock boards, Nov. (66-69)  
Stock spreads, June (49-50)

### Profiles and Interviews

Patrick Adams, July (54-56); Jeffrey Apple-gate, YE (62-63); Larry Auriana, Sept. (100-116); Brian Berghuis, May (44); John C. Bogle Jr., Feb. (39); David Brady, June (90); Gary Brinson, June (72-73); Diana Brooks, Dec. (62); Warren Buffett, April (77-83); July (108-114); Susan Byrne, Jan. (141-143); June (69); Oscar Castro, July (56); Abby Joseph Cohen, Oct. (112-114); Jim Cramer, Oct. (116-117); Chris Davis, Feb. (38-39); Michael Dell, Oct. (52); Amy Domini, June (76); Gail Dudack, YE (75-76); David Ellison, June (82-83); Foster Friess, Aug. (38-40); Russ Fuller, April (46); Mario Gabelli, Oct. (124); Jack M. Greenberg, YE (40); William Gross, YE (73-74); Erik Gustafson, June (90); Len Hadley, Nov. (57); Mason Hawkins, Aug. (63-66); Helen Young Hayes, Feb. (41); Leila Heckman, YE (71-72); Ken Heebner, June (71), Oct. (126-128); Edward Kerschner,

YE (65-66); Sarah Ketterer, Feb. (41); Fred Kobrick, June (40-44); Peter Lynch, Oct. (111-112); Mitzi Malevich, May (62-64); Tom Marsico, March (108-114); Bill Miller, Feb. (185-188); Neal Miller, June (84); Mark Mobius, Oct. (114-115); Claudia Mott, YE (63-64); Bill Nasgovitz, Oct. (70); David Nicholas, March (59-60); Jim Oelschlager, June (97); Michael Price, Oct. (117-119); Prince Alwaleed, Oct. (108-110); Richard Rainwater, Oct. (122-123); Brian Rogers, June (94); Steven Romick, Feb. (40-41); Barr Rosenberg, Aug. (52); Bill Stromberg, Feb. (39-40); Hans Utsch, Sept. (100-116); Howard Ward, April (69-70); David Williams, June (79); Ann Winblad, Oct. (119-122)

### Real Estate (see also Mortgages)

Best places to live, July (105-106)  
Buying in hot market, June (129-132)  
Home warranties, Oct. (210-211)  
REITs, May (66-67), Aug. (106-114)  
Relocation, Oct. (101-105)  
Second homes, Sept. (176)

### Retirement Planning (see also IRAs)

401(k) plans: borrowing from, April (166); crash of plan, May (80-88);

improving plans, May (74-79)  
Aggressive funds, Dec. (96-102)  
College vs. retirement saving, March (69-74)  
Planning myths, Dec. (86-94)  
Social Security levies, Dec. (166-167)  
Tax and investing rules, March (78-86)

### Stock Market (see also Investment Strategy; Stocks)

Asia effect on market, July (35-36)  
Greenspan's impact, Dec. (104-106)  
International markets, Dec. (75-77)  
Market decline: Historical context, Oct. (130-132); mutual funds, Jan (45-46);  
MONEY Readers Poll, Nov. (119-128)  
Midyear market analysis, Aug. (69-71)  
Outlook 1999, YE (58-76)  
Philadelphia Stock Exchange profile, April (138-144)  
Risk in hot market, May (53-54)  
Sector analysis, April (57-58), June (34-35)  
Volatility, strategies for, Nov. (101-116)

### Stocks (see also Investment Strategy; Online Investing; Stock Market)

Airlines, Oct. (46-48)  
Bank stocks, Oct. (56-58)  
Bargain stocks, Aug. (33-34)  
Beer stocks, YE (50-52)

## DO YOU HAVE A STRONG Roth IRA

When it comes to choosing an investment for your Roth IRA, solid companies and experienced management count. Consider the Strong Blue Chip 100 Fund—Karen McGrath puts her 20 years of experience to work with a focus on America's best run companies. Call today to learn more.



**Is the Roth IRA Right for You?** Try our Roth IRA Analyzer at [www.strongfunds.com](http://www.strongfunds.com) today. This interactive calculator will help answer many of your key IRA questions. Am I eligible? Which IRA makes the most sense for me? Should I convert my IRA to a Roth IRA?

*Performance is historical and does not represent future results. Investment returns and principal value vary, and you may have a gain or loss when you sell shares. Call for a free prospectus kit containing more complete information, including management fees and expenses. Please read it carefully before you invest or send money. Strong Funds Distributors, Inc. 9625K98X*

### Strong Blue Chip 100 Fund

Average Annual Total Returns

**28.55%**

1-year ended 10-31-98

**14.02%**

1-year ended 9-30-98

**17.68%**

Since Inception  
6-30-97 through 9-30-98



## Strong Funds

1-800-368-8072 [www.strongfunds.com](http://www.strongfunds.com)



## Money's 1998 Index

Biotechnology, Sept. (82-98)  
 Bottom fishing, Jan. (58)  
 Cardiac-care stocks, Nov. (48-50)  
 Credit-card stocks, Dec. (44-46)  
 Declining stocks, Sept. (29-30)  
 Defensive stocks, Oct. (43-44)  
 Dividend yield, Nov. (58-62)  
 Domestic-focused stocks, Jan. (56-57)  
 Foreign stocks, Europe, June (46)  
 Funds vs. stocks, April (93-100)  
 Growth stocks, Jan. (144)  
 Health stock tanks, March (87-93)  
 Home-builder stocks, YE (34-36)  
 Internet stocks, July (39-43), Sept. (34-36)  
 Mergers, picks, April (126-136)  
 Mutual fund's stock, YE (31-32)  
 P/E ratios, June (106-113)  
 Rankings, midyear, Aug. (91-105)  
 Retail, June (40-44)  
 Scams, Jan. (120-124)  
 Selling, May (101-105)  
 Small-caps, May (90-98), Oct. (70),  
 Nov. (45-46)  
 Small value stocks, March (59-60)  
 Spreads, June (49-50)  
 Stock funds (see Mutual Funds)  
 Stock gifts for children, May (168)  
 Stock options, May (69-72)

Stocks picked by top money managers,  
 May (62-64), Aug. (72-77), YE (49)  
 Technology, Feb. (158-159), March (116-  
 122), May (55-56), Dec. (41-43)  
 Telecommunications, April (60-62)  
 Unknown stocks, Feb. (160)

**Super Deals** (from investing to consumer  
 products) July (71-100)

**Taxes** (see also IRAs)  
 Charitable giving, YE (92-101)  
 Fund returns, reducing taxes, Jan. (88-94)  
 Income tax reform, Jan. (86-87)  
 IRS reforms, Jan. (82-84), Sept. (152)  
 Marriage penalty, Oct. (216-217)  
 Mistakes in filing, March (104-106),  
 July (66-69)  
 Planning, April (73-74)  
 Small business: strategies, Feb. (32); tax  
 breaks, May (151-153)  
 Social Security levies, Dec. (166-167)  
 Software, Jan. (29-32)  
 Tax breaks, Jan. (66-71), July (142)  
 Tax credits, March (158-160)  
 Year-end strategies, Nov. (204-205)

**Technology**  
 Hardware, best deals, Aug. (119-120)  
 Online shopping: life insurance, March

(165-168); mortgages, Jan. (38-41)  
**Products:** deals, July (82-85); digital organiz-  
 ers, May (155-157); e-mail programs, Oct.  
 (215); home security, Aug. (128-131)  
**Software:** debt management, May  
 (139-143); help lines, April (168-172);  
 personal finance, Oct. (208);  
 tax, Jan. (29-32)  
 Y2K problem, Feb. (48-52), Sept. (65-67)

**Telephones**  
 Cellular-phone service bargains, July (139)  
 Long-distance service: finding bargains on  
 the Web, May (148), June (136); over-  
 view, March (153-156), Sept. (118-122);  
 unwanted services, avoiding, Oct. (214)

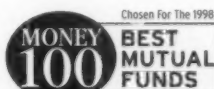
**Wills and Trusts** (see Estate Planning)

MONEY (ISSN 0149-4953) is published monthly, except semi-  
 monthly in November, at \$39.99 a year by Time Inc. Canada  
 Post International Publications Mail (Canadian Distribution)  
 Sales Agreement No. 669261 GST 122781974RT. Canada  
 Post returns: Postal Station A, P.O. Box 4326, Toronto,  
 Ontario M5W 3H4. Principal office: Rockefeller Center, New  
 York, N.Y. 10020-1393. Don Logan, Chairman, CEO; Joseph A.  
 Ripp, Treasurer; Robert E. McCarthy, Secretary. Periodicals  
 postage paid at New York, N.Y. and additional mailing offices.  
 POSTMASTER: Send address changes to MONEY, P.O. Box  
 30607, Tampa, Fla. 33630-0607. ©1998 Time Inc. All rights  
 reserved. Reproduction in whole or in part without permission  
 is prohibited. MONEY is a registered trademark of Time Inc.  
 Reprints available (minimum order 1,000). Call 212-522-  
 5454. Printed in the U.S.A.

### No Load • Warburg Pincus Growth & Income Fund



Brian S. Posner, Portfolio Manager  
 Warburg Pincus Growth & Income Fund



The Money 100 appeared in the June 1998 issue of Money Magazine. Approximately 1,600 funds were analyzed by Morningstar in rolling three-year periods over the past five years; and for each of the 25 periods, beginning with February 1993 to February 1996, each fund was given a percentile score in its category. Percentiles were averaged to measure each fund's overall consistency. To select the 100 Best, Money Magazine staff then analyzed the funds based on percentiles, performance, expenses and other factors, including interviews with financial planners, fund experts and fund managers.

## Why 401(k) plans choose this management style.

"The risk-adjusted total return style I brought to Fidelity Equity-Income II Fund is the same style I now bring to **Warburg Pincus Growth & Income Fund**. With this fund, I look for solid companies that represent good value with lower risk. I attempt to reduce volatility while seeking upside potential." Brian Posner has managed Warburg Pincus Growth & Income Fund since January 9, 1997.

Past performance cannot guarantee future results. Return and share price will fluctuate, and redemption value may be more or less than original cost.

FundsNetwork is a service of Fidelity Brokerage Services, Inc. (FBSI), Member, NYSE, SIPC. FBSI may receive remuneration for providing certain recordkeeping and shareholder services to the fund family. FBSI does not recommend or endorse any particular mutual fund.

For more complete information, including charges and expenses, call for a Prospectus. Read it carefully before you invest or send money.

©1998 Counsellors Securities Inc., distributor.



**800-WARBURG**  
 7 DAYS (800-927-2874)



[www.warburg.com](http://www.warburg.com)